Main Street
INDUSTRY NEWS

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PROFESSIONAL INSURANCE AGENTS
NEBRASKA IOWA
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Cover Photo by Ylanite Koppens from Pexels

October 2018 | Published Monthly

Did you know?

<u>Did you know</u> that PIA's company council, The PIA Partnership, has conducted nationwide research about the insurance buying preferences of small business owners?

The research is encouraging because it found that small business owners strongly prefer independent insurance agents as they make choices in today's online world.

However, the results also serve as a wake-up call that agents must take steps to continue to demonstrate their value and also be more engaged online.

PIA and the companies belonging to The PIA Partnership have created a public website that helps agents understand PIA's findings.

PIA members also have access to a private website containing a series of strategies and tools to help them stay ahead of online competition in commercial lines.

To access the newest PIA Partnership project, ***Small Business Insurance & The Internet — The Voice of the Commercial Lines Customer***, visit us at ***www.pianet.com/voiceoftheclcustomer***.

If you are not a PIA member and want to access all of the tools available through this program, contact us for a membership application or visit us online at ***www.pianet.com/joinpia***.

PROFESSIONAL INSURANCE AGENTS | Local Agents Serving Main Street America™

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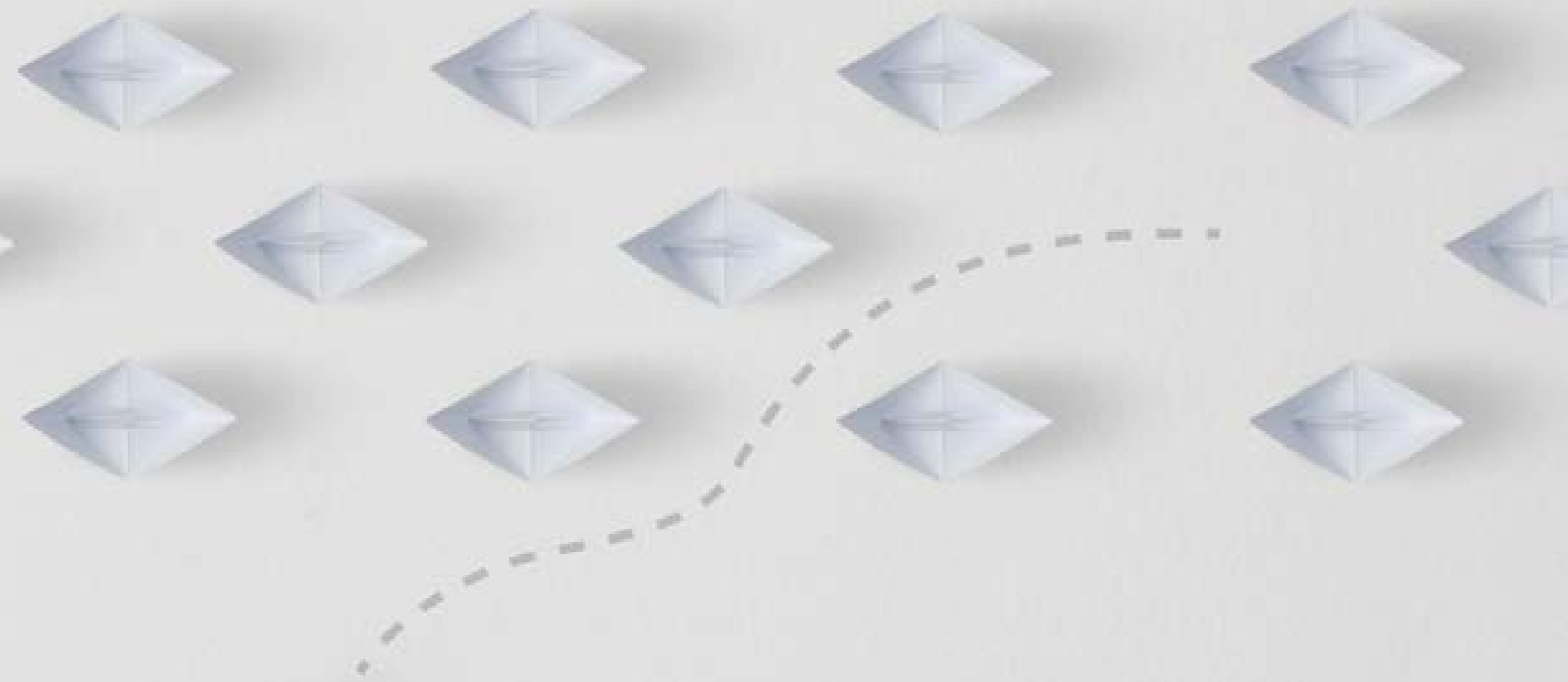

Think Outside of the Box

The *2018 PIA Agency Marketing Guide* is full of marketing ideas, case studies, and strategies that can help your agency stay ahead of the marketing curve.

Inside you'll find a plethora of articles and tips from real agents as well as industry professionals who work with thousands of agents across the country each year to improve their businesses:

- How to market your agency
- How to be better at sales
- How to develop a new niche
- Understanding and selling to Generation Z
- Getting your customer evangelists to sell for you

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INDUSTRY NEWS

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CYBER SECURITY

ALEXA AND GOOGLE HOME

Smart home technology is worrisome to cyber security experts. It's pretty easy for bad guy players to attack your now web-connected refrigerator, microwave oven or any number of other items in your well-connected home.

Two forms of technology aren't a worry to former NSA hacker Jake Williams. The one-time hacker has since left government and founded the info security firm Rendition Infosec. Williams said the fastest growing areas of smart home technology is Amazon's Alexa and Google's Home. More and more they're being tasked with running household items.

You'd think that makes them a major-league target for hackers. Williams says yes they are but no they aren't. And the reason they aren't is because both companies work hard at making the products secure.

"Would-be attackers don't care what you're talking about at home. They're looking to monetize data," he said and added there is more data to be had getting to your bank account than these two products.

In fact, getting to that bank account or to those important passwords and account information is much easier via your laptop or smartphone. There's a lot of software installed on them that is used on a daily basis. Most of us don't do the regularly recommended software security checks. Nor do we often make sure software we download is from a trustworthy site.

Smart speakers — as he calls Alexa and Google Home — do not work the same way. The first way they work is impossible to hack because it's your voice giving a command. The second is the servers at Google or Amazon.

They're very secure.

Williams said Alexa Skills is one possible target area and is one that the user needs be careful with. The skills you download to Alexa need to be from — much emphasis here — a trusted source.

The security system you need to use — Williams adds — is one that enables a multi-factor authentication and sets up sets up full encryption. This is especially important for phones and laptops.

Source: Digital Trends

CONTROVERSY
PRUDENTIAL'S NEW DIRECT MODEL

Prudential just unveiled a new direct-to-consumer financial services link called appropriately, LINK. What it does — for the first time in the firm's 143-year history — is allow consumers to do their own personalized planning without the traditional Prudential advisor.

LINK offers personalized financial planning and recommendations for insurance, annuities and investments. So clients can manage their portfolios with some help from remote advisors. Or to put it another way, the company's large network of advisors who've — until now — managed the company's $1.4 trillion in assets are eliminated from the process.

The change is for Millennials who have a lot of purchasing power but don't really want a personal relationship with a advisor. The impersonal computer with a texting advisor works just fine for them.

Obviously the decision is not going to set well with Prudential's fleet of financial advisors. Prudentials chief operating officer Stephen Pelletier said the intention is not to do away with them. They'll still play a "critical role" in the company's success. All this does — he notes — is give younger customers a "seamless experience" where they can pick up financial products and insurance on the same site and pick the level of advisory service they want.

Pelletier said LINK is going to be available to 20 million people via workplaces.

Source: Insurance Business America

FLOOD INSURANCE
NONCOMPETE PROVISIONS

Here's how things work. Under the National Flood Insurance Program's (NFIP) agreement insurers can sell flood policies under the Write-Your-Own program. What they can't do — under a contractual clause — is cancel those policies and sell their own, less-expensive plans.

Currently 86% of the NFIP policies sold are from the WYO program.

Now FEMA (Federal Emergency Management Agency) is changing things and removing those restrictions. And it is doing this without action by Congress. Or at least ahead of what Congress might have planned or not planned at all.

A private insurer can now offer private flood insurance to an insured as long as it meets certain criteria. The new FEMA/NFIP policy is called code 26 and it allows the cancelation of a policy as long as a policyholder has purchased a similar policy from somewhere else. It also has to be on the same property that was insured by the NFIP.

If it is in mid-term, a refund can be given. In the past changes like this could only take place at renewal.

Other than looking at getting more private insurers involved in selling flood insurance, other changes are coming. On January 1 next year rate increases are coming to make properties more actuarially sound. Some subsidies are being phased out.

Source: Business Insurance

THE SHARING ECONOMY

A New Insurance Opportunity

The sharing economy is growing. Employed in this economy are people working as contractors for firms like Uber, Airbnb, Task Rabbit and others. Statistics gathered by the data gathering firm Statista says by 2021 some 86.5 million people will be participating in the sharing economy.

That's a 23% jump from today.

Laird Rixford is the CEO of Insurance Technologies Corporation (ITC). His company provides marketing, ratings and management software services to the industry. Rixford said, "It's critical that brokers and agents understand how ride-sharing and these gig-type things really impact insurance."

He makes his point by noting that an Uber driver can drive anywhere and be covered by their personal auto insurance policy. Once they answer the call and go to pick up a fare, that insurance no longer covers them.

Agents who understand those nuances will do very well in the gig economy. "This gig economy has created the ability for more people to pick up ad-hoc, part-time jobs. The amount of people that insurers, agents and brokers can now sell additional coverage to has exploded," he said.

Source: Insurance Business America

WELLS FARGO MUST DO MORE

Wells Fargo has admitted to forcing 600,000 drivers into buying auto insurance. Now government officials are trying to decide how to best make those drivers whole and how to best punish the bank.

The company is working with officials to solve the issue. In a statement, Wells Fargo said, “We regret how this issue has impacted our customers” and indicated it is doing all it can to make things right.

It’s not enough says Joseph Otting who is the U.S. Comptroller of the Currency. “We are not comfortable where we are with them,” he told the Senate Banking Committee. His statement of not enough has to do with how Wells Fargo forced over two-million people with auto loans into its insurance department.

The bank continues to say it regrets what it did to its customers and has been working hard to remedy things including paying a $190 million fine last year. In April of this year, Wells Fargo paid $1 billion to regulators for other abuses.

Wells Fargo says it’s doing all it can to find the drivers that were damaged and making things right. That — too — is not enough for Otting and he continues to reject Wells Fargo’s plan.

Source: Insurance Journal

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Millennials & Insurance

How do we work with them?

They are the future of insurance. That's reality. Sooner or later Millennials are going to run this business. How they shape it and work with it is a question many of those working in the business are asking today.

Another important question is how to keep them working in insurance once they start on that career path. Millennials don't seem to want to stay.

Tony Cañas is the chief motivational officer at Insurance Nerds. He's also an advisor at Jacobson will be speaking at the upcoming Millennials in Insurance Masterclass Chicago. The course will be held on November 14th. He said the approach to life that most Millennials apply to themselves makes working in insurance — and staying in insurance — a harder proposition.

"They have no expectation of lifetime employment and because they grew up watching their parents and grandparents, who were loyal company people, get downsized, lose their pensions, and deal with some hard situations at work, this generation has less trust of big business," Cañas noted. "The previous generation viewed loyalty as, I came, I stayed, I got my gold watch. Millennials, according to the research, view loyalty as, I worked really hard while I was there, but not necessarily the length of time."

Cañas said the reason is because most of them were raised by Baby Boomer parents and those parents adopted the parenting philosophy of wanting their children to have better lives than they had. So — to be blunt — they ended up fairly spoiled and because of that have less life and work experience than their parents — and other generations — had at the same age.

Insurance — Cañas added — has gone through similar changes. Years ago you could grab an insurance job and get a lot of experience from — for instance — something along the lines of a multi-line insurance claims gig or something similar.

Today even that looks different.

"Today, most kids coming into our industry are coming into call center-type jobs, so they don't see it as a career," he said. That's because — as noted earlier — younger people don't look at careers the same way their parents or grandparents saw them. So they're harder to keep on board.

Plus, insurance is a fairly conservative industry and that, too, is problematic. At the same time, it fits with the values espoused by most Millennials and that is to do something with their lives that matters to society as a whole.

“One of the biggest changes we need to make is doing everything we can to help them realize that this is a great career once you grow out of the entry-level. This is a generation that grew up wanting to make a difference in the world, and insurance is an industry that does that.” Cañas said.

By the way, if you’d like to attend the class, or want more information, click here.

Source: Insurance Business America

IF YOU DON’T KNOW

Info on a Family & Medical Leave Tax Credit

As part of the 2017 Tax Cuts and Jobs Act employers can now get a business tax credit for providing paid family and medical leave. It applies to this tax year and next. U.S. Department of the Treasury Secretary Steven Mnuchin made an announcement on the subject last week and said his department has finished setting the process up.

“Delivering relief to hardworking taxpayers and their families was a central goal of the Tax Cuts and Jobs Act. We expanded and strengthened paid family and medical leave, which are investments in the future of our workers, families and country,” he noted.

The credit will be retroactive back to the beginning of an employer’s tax year. That means many who’ve already given such leave to employees can claim it retroactively.

The guidance released by the Treasury clarifies how to calculate the credit. There are special rules and limitations. One of the stipulations has to do with income. Credits can only be issued for paid family and medical leave if the employee earns $72,000 a year or less.

Source: Insurance Journal

IS THE TRUMP TARIFF BATTLE CAUSING INSURANCE HARM?

In a roundabout way and sometimes directly, the Trump administration has hit the insurance industry with tariffs. The most attention has been given to auto parts. Levies on parts made in China are at $200 billion. Right now the tariff is 10%. In January it goes up to 25%.

The American Insurance Association (AIA), the National Association of Mutual Insurance Companies (NAMIC) and the Property Casualty Insurers Association of America (PCI) think that's excessive and say it's hurting consumers via direct costs and indirect costs like policy rate hikes.

In an interview with ***Insurance Journal's*** sister publication, ***Carrier Management*** Robert Passmore of the PCI said the three associations have banded together and sent a letter to the U.S. Department of Commerce noting these taxes will end up doing more harm than good.

"Our comments have been accepted, our outreach has been listened to. It's not clear what is going to be done yet … Until that time, we will continue to voice our concerns," he said.

Passmore pointed out that 60% of the auto parts found on auto part store shelves or that are used by auto repair shops are from other countries. He also noted the impending 25% hike on Chinese parts could raise collision repair costs to insurers by 2.7%.

Ultimately that adds up to about $3.4 billion in costs to consumers because that 2.7% is going to be passed on to the policyholder.

And Passmore also points out more cars are likely to be stolen, stripped down and sold for parts on the black market. "One of the reason cars are stolen is for their parts If you make a vehicle more valuable for their parts, you could also make car thefts more lucrative. [There are] lot of negative things that could certainly happen for insurers and their customers as a result," he said.

NAMIC's Jon Bergner agrees with Passmore about the need for an exemption for auto parts. "The consequent increase in claim severity has the potential to drive up premiums and also increase the chances of a repairable vehicle being totaled due to the cost of repair. In either case, policyholders ultimately suffer," Bergner said.

Insurance Information Institute (I.I.I.) President and CEO Sean Kevelighan is also concerned. He said the damage to the tariffs goes beyond consumers and insurers. They have an effect on the whole economy.

"Given insurance is so closely tied to virtually all elements of economic growth and sustainability, there will be impacts to the market and consumers. These include potential disruptions to the supply chain for replacement auto parts and fluctuations in the price of lumber," Kevelighan noted.

Auto parts aren't the only insurance and consumer problem created by the tariffs. Passmore notes that tariffs on lumber purchased in Canada will add many thousands of dollars to the cost of new homes, apartments and condominiums. Many of those new homes — or the repairs of homes — are being done because of the wildfires that have plagued the West.

Policyholders — again — says Passmore, bear the brunt of those cost increases to insurers.

Source: Insurance Journal

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CYBER ATTACKS

WE ARE WOEFULLY UNDER-PREPARED

We are all aware of the danger and the frequency of cyber attacks. Almost daily this business or that is attacked. We hear. We know. But are we prepared? No, says a new survey from Chubb.

The ***2018 Chubb Cyber Risk Survey*** says 86% of us are concerned. However, the study finds most of us underestimate the risk. The threats faced come from common places like social media sites and the personal information we put on them, or they come from the Internet of Things (IoT) like connected laptops and smartphones, or refrigerators, thermostats and other items found in homes.

- Just 12% of those responding said they are concerned about the risk of using public wi-fi
- Only 4% worry that their IoT devices will lead to a cyber attack

Chubb North America Personal Risk Services division president Fran O'Brien said, "In this day and age, anyone is susceptible to falling victim of a cyberattack. While it is promising that so many people are generally aware of everyday cyber risks, our study shows that their concern isn't translating into action; just 40% of individuals use cybersecurity software, and less than one in three regularly change their online passwords. Given what's at stake, individuals should be taking every precaution they can to mitigate risk."

The Chubb study also found that most people don't know the type of personal data most appealing to hackers.

- 80% worried about bank account or other financial account breaches but most stolen funds are reimbursed by those institutions
- 60% worry about the Social Security number being compromised
- 30% worry about medical data breaches

Chubb said Social Security numbers and medical records are the most valuable to hackers. They are much easier to use than banking information.

Another big concern of experts is ransomeware. It locks you out of a computer until a ransom is paid.

- Half of the respondents to the survey had no clue how ransomeware works
- 19% had never heard of it at all

Bill Stewart is the president of Chubb's Global Cyber Risk Practice. He said the economy is on the fast-track toward more automation. While that is a good thing in some ways, it is a terrible thing in others.

"As that automation becomes part of businesses in every industry, the potential for more cyber incidents grows by the day. It is important for both individuals and businesses to approach cyber threats proactively. While there isn't an airtight, preventative way to safeguard against all risk, cyber insurance can indeed help fill the gaps and protect the remaining risk involved in cyber security," Stewart said.

The Chubb report highlights the danger. One from the Government Accountability Office (GAO) says more needs to be done. It offers up a scathing criticism of the federal government and says it — like the nation's citizens — isn't worried enough or doing enough.

The report says the federal government is so pathetic it is not even doing what it is supposed to do according to federal law. Due to the "cyber security policy lag" — as the report calls it — the nation's energy, transportation, communications and financial services are in serious danger. The GAO points out those vulnerabilities can lead to other security problems and cyber attacks that threaten national security and economic well-being and public health and safety.

"These risks include insider threats from witting or unwitting employees, escalating and emerging threats from around the globe, steady advances in the sophistication of attack technology and the emergence of new and more destructive attacks. In particular, foreign nations — where adversaries may possess sophisticated levels of expertise and significant resources to pursue their objectives — pose increasing risks. Compounding these risks, IT systems are often riddled with security vulnerabilities—both known and unknown," the report said.

In other words, there's lots going on that isn't being addressed. Not only that but the GAO agrees with Chubb that artificial intelligence and the IoT technologies now found in most homes and businesses, are contributing to the danger. The GAO notes the manufacturers of that technology — too — must contribute to security, privacy and safety issues.

How bad is it? Bad.

In fiscal 2017 alone, federal agencies — apart from the military — reported 35,277 cyber security incidents. That's a staggering number. Add to that the attacks against non-government businesses and individuals and you have a huge problem and one that isn't being addressed.

BTW, most of the attacks were web-based, phishing and the loss or theft of computing equipment.

The GAO report says there are 10 things the federal government needs to do as soon as humanly possible:

1. Develop and execute a more comprehensive strategy for national and global cyberspace
2. Mitigate global supply chain risks
3. Address cybersecurity workforce management challenges
4. Ensure the security of emerging technologies
5. Improve implementation of government-wide cybersecurity initiatives
6. Address weaknesses in federal agency information security programs
7. Enhance its response to cyber incidents
8. Strengthen its role in protecting the cybersecurity of critical infrastructure
9. Improve its efforts to protect privacy and sensitive data
10. Appropriately limit the collection and use of personal information

The report also notes that since 2010 the GAO has made more than 3,000 recommendations to agencies asking them to look deeply at their cybersecurity risks. To date close to 1,000 have not been implemented.

"Until these shortcomings are addressed, federal agencies' information and systems will be increasingly susceptible to the multitude of cyber-related threats that exist," the GAO concluded.

The GAO study was done at the behest of the Senate Committee on Homeland Security and Governmental Affairs and the House committee on Oversight and Government Reform.

Source: Insurance Business America, AFCEA

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PET INSURANCE
AN INSURANCE GOLDMINE?

We all know about the growth of cyber insurance and predictions of profitability from that line. Another line that's getting increasing attention is insurance for pets. Some in the U.S. these days forgo having children and focus — instead — love and attention on pets.

They are treated as children and family and part of that attention means health insurance for those pets is needed and important.

More and more people are discovering the benefits of pet insurance. The market research company Packaged Facts said pet insurance premiums hit close to $1 billion in 2017. By 2022 — the firm predicts — pet insurance will be double that at $2 billion. Package Fact research director David Sprinkle said as consumers become more aware of the availability, growth could hit about 14% per year.

Pet insurers are also doing what they can to make themselves known.

"Through marketing efforts and consumer education by pet insurance companies and associations, consumers are learning the benefits that pet insurance can offer when a pet becomes ill or is injured," Sprinkle said. "For example, pet insurance companies use social media and their websites to grow consumer awareness for their offerings by sharing information on pet health, dog and cat breeds, and how pet insurance works. As market penetration remains low, these efforts are crucial to continued growth in the number of policies in force."

Packaged Facts Study — trends to look for moving forward:

Partnerships: Pet insurance companies are developing partnerships with veterinarians, employers, animal shelters and breeders. These partnerships can help grow attention for the line for consumers who need such protection for their animals.

Consumer Perception: Many pet owners don't get the insurance because they think it costs too much and covers too little. Or they think it isn't necessary at all. Look for consumer education efforts to grow and more information getting to them about the value of the insurance and what it covers.

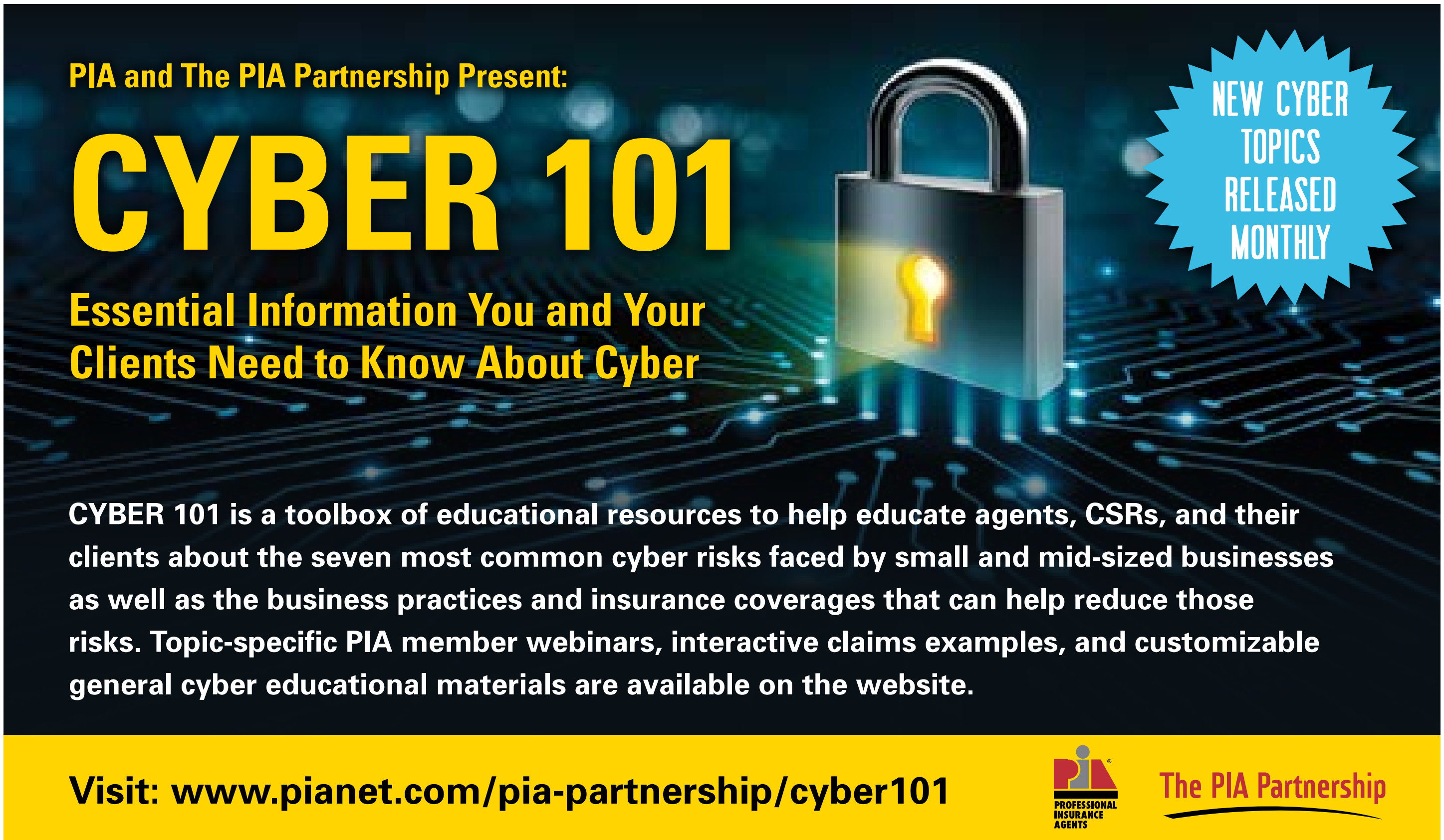
Payment Options: Like health insurance for people, paying for the insurance can be done a number of ways. Pet insurers are adapting similar payment options ranging from automatic withdrawal from checking accounts or credit card accounts to pet health savings accounts.

Mobile Apps & More: Insurers continue to streamline interaction between the pet owner and the company via mobile apps and other software.

Health Codes: Efforts are also underway to standardize the line which will make processing and making claims easier and more efficient.

Exotic Pets: Right now the insurance that can be purchased for exotic pets like birds or reptiles is limited. Efforts by insurers are underway to remedy that and create policies that will protect these rare pets.

Source: Insurance Business America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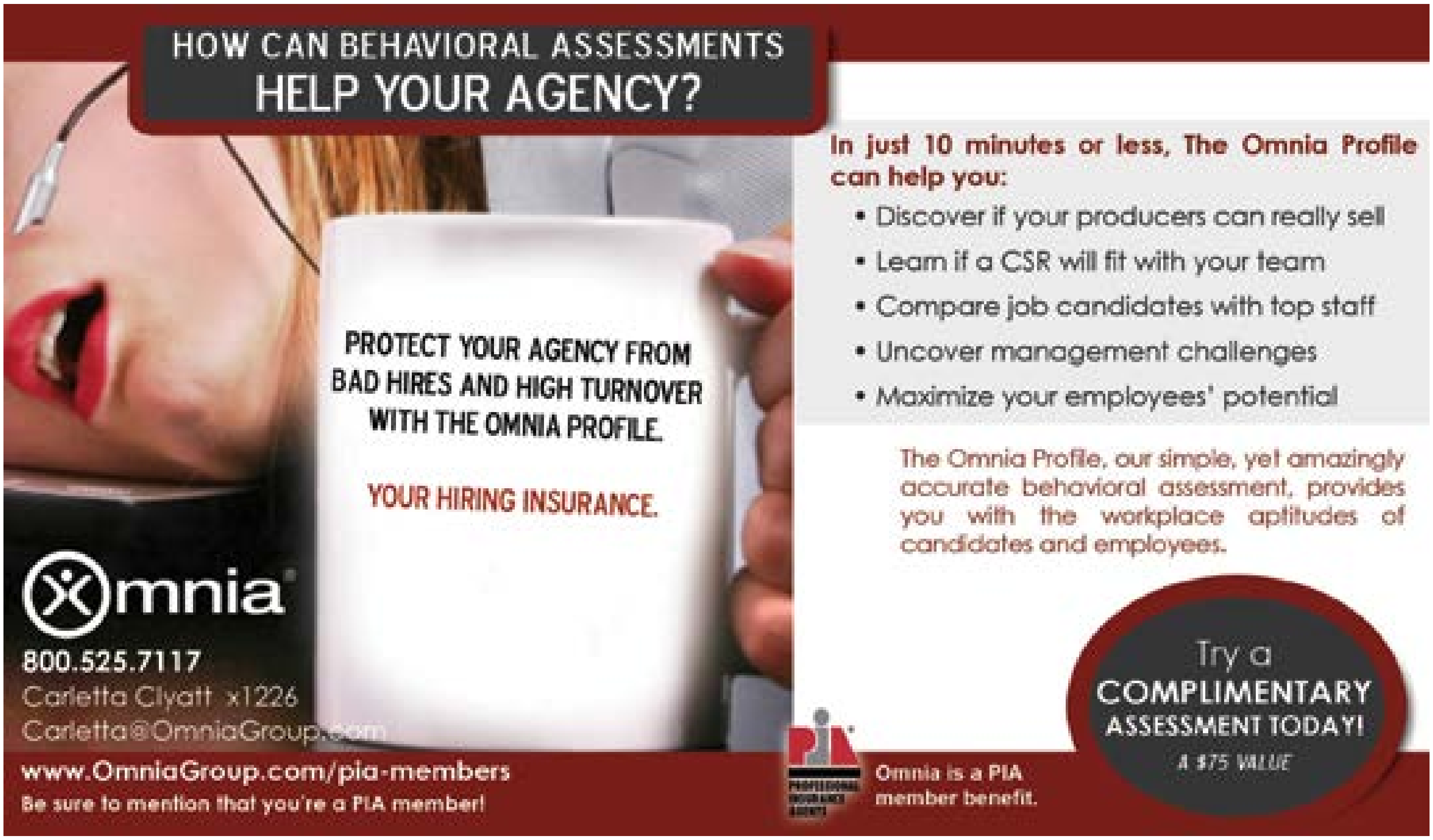
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2018

Upcoming Events Calendar 2018

For information and to register
Click Here or call (402) 392-1611.

Date	Class/Webinar	Where	When
October 1, 2018	Insuring the Building Project - Builders & Risk Installation Coverage	NE/IA	Webinar: 12:00PM - 3:00PM
October 2, 2018	CISR: Insuring Commercial Property	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
October 3 - 5, 2018	CIC: Commercial Multiline Institute	Cedar Rapids	Cedar Rapids Marriott
October 11, 2018	CPSR: Residential Property	Lincoln	Fairfield Inn & Suites - Lincoln Airport
October 15, 2018	Cyber Liability - the 21st Century Peril	NE/IA	Webinar: 12:00PM - 3:00PM
October 16, 2018	CPIA 2: Implement for Success	Omaha	Paul Davis Restoration
October 16, 2018	A Walk Around the Farm - Farm Property Considerations	NE/IA	Webinar: 12:00PM - 3:00PM
October 16, 2018	E&O: Reasons and Solutions	NE/IA	Webinar: 8:00AM - 11:00AM
October 17 - 19, 2018	CIC: Commercial Multiline Institute	Omaha	Omaha Marriott Hotel
October 17, 2018	Commercial Property Claims that Cause Problems	NE/IA	Webinar: 12:00PM - 3:00PM
October 17, 2018	Scary CGL Exclusions	NE/IA	Webinar: 8:00AM - 11:00AM
October 23, 2018	Home Business vs. Home Insurance	NE/IA	Webinar: 12:00PM - 3:00PM
October 24, 2018	New Technologies, New Risks - Drones, Home and Ride-Sharing	NE/IA	Webinar: 12:00PM - 3:00PM
October 24, 2018	CISR: Insuring Commercial Property	Davenport	Saint Ambrose University
October 25, 2018	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 1:00PM - 4:00PM
October 30, 2018	Current Trends & Changes: The Homeowner & Auto Marketplace	NE/IA	Webinar: 1:00PM - 4:00PM
November 14 - 16, 2018	CIC: Personal Lines Institute	West Des Moines	Holiday Inn Hotel & Suites
November 1, 2018	Finding and Fixing Personal Lines Coverage Gaps	NE/IA	Webinar: 12:00PM - 3:00PM

November 6, 2018	Excess and Umbrella Fundamentals Plus	NE/IA	Webinar: 8:00AM - 11:00AM
November 6, 2018	CISR: Commercial Casualty 1	Hiawatha	Kirkwood Linn Regional Center
November 13, 2018	CPIA 3: Sustain Success	West Des Moines	LaMair - Mulock - Condon Insurance (LMC)
November 13, 2018	Cyber Insurance: When Convenience Turns Catastrophic	NE/IA	Webinar: 12:00PM - 3:00PM
November 14, 2018	CISR: Dynamics of Service	Des Moines	Hilton Garden Inn Des Moines/Urbandale
November 14, 2018	Certificates of Insurance and Additional Insureds: Making Sense of It	NE/IA	Webinar: 8:00AM - 11:00AM
November 15, 2018	Contractors, Contractors, Contractors	NE/IA	Webinar: 12:00PM - 3:00PM
November 15, 2018	Additional Insureds: The Quandry	NE/IA	Webinar: 8:00AM - 11:00AM
November 16, 2018	CPIA 3: Sustain Success	Omaha	Paul Davis Restoration
November 27, 2018	FMO: Webinar - On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 1:00PM - 4:00PM
November 29, 2018	On Ethics: Data, Dilemmas and Knuckleheads	NE/IA	Webinar: 1:00PM - 4:00PM
December 5, 2018	Home Business vs. Home Insurance	NE/IA	Webinar: 12:00PM - 3:00PM
December 11, 2018	A Walk Around the Farm: Farm Liability Considerations	NE/IA	Webinar: 12:00PM - 3:00PM
December 12, 2018	Catastrophe: The Coverage Expertise You'll Need When It Matters Most	NE/IA	Webinar: 12:00PM - 3:00PM
December 13, 2018	Street Level Ethics	NE/IA	Webinar: 1:00PM - 4:00PM
December 18, 2018	Tricks to Fix: Closing Coverage Gaps in Home, Work and Auto (NE)	NE/IA	Webinar: 1:00PM - 4:00PM

HOLIDAY PARTY

Professional Insurance Agents NE IA Invites

**Members, Non-Members, Spouses, Guests & Staff to the
Annual Holiday Party Benefiting Toys for Tots**

December 12, 2018
4:30 PM to 8:30 PM

Nebraska Club

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RSVP by December 5, 2018
See Next Page to Reply

$25/person - Includes Drink Ticket & Heavy Hors D'oeuvres

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HOLIDAY

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PARTY

PRIVACY, THE INTERNET AND YOUR INFORMATION

Privacy and the sharing — and keeping — of data collected via the Internet is getting a lot of attention lately. California just passed and Governor Jerry Brown signed into law the nation's toughest consumer data protection law.

More on that in a bit.

The Senate Commerce Committee is now looking at a set of national rules to regulate how companies use your data. The Internet industry wants a lighter government burden and with a Republican-controlled Congress it may get what it wants. From their perspective, critics and privacy advocates say — unfortunately — the law being looked at will keep states from enacting their own, stricter privacy laws.

Companies need and want the data — where you've been, what you view, sites you frequent, who your friends are, etc. — to market their products. The concern is special interests who mine that information to sell for a profit.

Those supporting a weaker law that limits what states can do include AT&T, Amazon, Google, Twitter and Charter Communications. They want a law that negates what they term are "inconsistent" state data safety laws. Apple — who attended the recent committee hearing with the other companies — is more in favor of a stronger federal law.

Some Democrats in Congress say a bill that is less restrictive about how information can be mined won't get bipartisan support. However, committee chairman Sen. John Thune — a Republican from South Dakota — said he hopes a consensus can be reached between the two parties to "help consumers, promote innovation, reward organizations with little to hide and force shady practitioners to clean up their act."

Doing away with Obama administration protections, President Trump — favoring less restrictions — signed a bill into law last year that allows Internet providers to sell information about the web-browsing habits of their customers.

That's not going to work for consumer advocates.

Public Knowledge is one of the consumer groups most concerned at a proposed soft law and what the Trump administration favors. Its policy counsel is Allie Bohm. She said a lot of companies don't just use data for marketing. Many will restrict what some people can see. She cited African Americans not getting access to housing ads and older people not being able to see job postings.

Privacy advocates also want legislation that takes into account, and tracks how data is collected, used, kept, shared and sold so it cannot be abused. It's what is being done in Europe's 28-nation European Union. Companies have to justify what they're doing.

California's law is the most restrictive in the nation. It requires companies to inform customers — upon request — about what data they've collected and then how it is being used. In return companies can give discounts to people — or pay them outright — for the use of their data. Compensation will depend on how much the company gets for the data.

Amazon's general council is Andrew DeVore. His firm doesn't like the California law and he said the Senate needs to consider what's wrong with California's take on data capture and sharing. Amazon contends it defines "personal information" too broadly.

However, California's law won't take effect until 2020 and it only applies to the Golden State. And while a lot of Internet-based firms aren't happy with data collection part of what California is doing, they are equally concerned with the state's take on the Internet of Things (IoT).

Security expert and pundit Robert Graham said the law has good intentions but it's not that practical. "It's based on the misconception of adding security features. It's like dieting, where people insist you should eat more kale, which does little to address the problem you are pigging out on potato chips. The key to dieting is not eating more but eating less. The same is true of cybersecurity, where the point is not to add 'security features' but to remove 'insecure features,'" he wrote. "For IoT devices, that means removing listening ports and cross-site/injection issues in web management. We don't want arbitrary features like firewall and anti-virus added to these products. It'll just increase the attack surface making things worse."

In conclusion, Graham said, "this law is based upon an obviously superficial understanding of the problem. It in no way addresses the real threats, but at the same time, introduces vast costs to consumers and innovation."

Source: Insurance Journal, ZDNet, Digital Trends

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"Wow! Nice costume!"